

Amendment in Response to Non-Final Office Action

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted via the Office electronic filing system in accordance with § 1.6(a)(4).

Dated: March 16, 2009

Electronic Signature for Jason D. Shanske: /Jason D. Shanske/

Docket No.: 65316-0007
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Yuichi Takatsu

Application No.: 09/982,644

Confirmation No.: 8152

Filed: October 18, 2001

Art Unit: 3692

For: ELECTRONIC ACCOUNT SETTLEMENT
APPARATUS, ELECTRONIC SETTLEMENT
METHOD, STORAGE MEDIUM AND
COMPUTER DATA SIGNAL

Examiner: H. T. Dass

RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

INTRODUCTORY COMMENTS

The Office Action dated September 15, 2008, rejected claims 1-7 of the above-identified U.S. patent application while claims 8-35 have been withdrawn from consideration. Please consider the following response as follows:

Although there are no claim amendments, a complete **Listing of Claims** begins on page 2 of this paper.

Remarks/Arguments begin on page 21 of this paper.